

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
SOUTHERN DIVISION

IN RE:
LEWIS EDWIN CULBERSON
PATRICIA DIANNE CULBERSON

Case No.: 15-15519 SDR
Chapter 13

NOTICE OF FINAL CURE PAYMENT

According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

Part 1: MORTGAGE INFORMATION

Creditor Name: **NATIONSTAR MORTGAGE LLC**

Court Claim Number: **006** UCI: NA

Last Four of Account Id Number: **1213**

Property Address, if available: **ROUTE 1 BOX 182**

Part 2: CURE AMOUNT

a. Allowed prepetition arrearage:	\$18653.05
b. Prepetition arrearage paid by the Trustee:	\$18653 . 05
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	\$0.00
Total Disbursements by Trustee:	\$71,641.53

Part 3: POST PETITION MORTGAGE PAYMENT

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: \$964.65

Next post-petition payment due: June 2020

To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.

YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: 6/17/2020

Respectfully Submitted:

s/ Kara L. West, Trustee
Kara L. West (TN No. 25744)
Standing Chapter 13 Trustee
P.O. Box 511
Chattanooga, TN 37401
(423) 265-2261

CERTIFICATE OF SERVICE

I hereby certify that on June 17, 2020 a copy of the Notice of Final Cure was served on those listed below as indicated:

Via electronic noticing:

RICHARD L BANKS & ASSOCIATES - ECF
US Trustee – ECF
Bankruptcy Court – ECF
RUBIN LUBLIN TN PLLC – ECF

Via U.S. First Class mail, postage prepaid, to the following entities at the address listed:

Debtor: LEWIS EDWIN CULBERSON, 1457 CHESTUEE ROAD, , DELANO, TN 37325
Creditor: NATIONSTAR MORTGAGE LLC, PO BOX 619094, , DALLAS, TX 75261-9741
Creditor Noticing Address: NATIONSTAR MORTGAGE LLC PO BOX 619096 DALLAS TX 75261-9741

s/ Kara L. West w/permission by DRJ (35)
Chapter 13 Trustee
P.O. Box 511
Chattanooga, TN 37401-0511
(423) 265-2261

Case: 15-15519 LEWIS EDWIN CULBERSON

NATIONSTAR MORTGAGE LLC
PO BOX 619094

DALLAS, TX 75261-9741

Acct No: 1213/RT 1 BOX 182 37325

Sequence: 24

Modify:

Filed Date: 4/25/2016 12:00:00AM

Hold Code:

RT 1 BOX 182 DELANO TN 37325***

Amt Sched:	\$62,997.85	Debt:	\$52,988.48	Interest Paid:	\$0.00
Amt Due:	\$941.90	Paid:	\$52,988.48	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
0060 NATIONSTAR MORTGAGE LLC							
NATIONSTAR MORTGAGE LLC		05/31/2020	2066418	\$941.90	\$0.00	\$941.90	
NATIONSTAR MORTGAGE LLC		04/30/2020	2062431	\$941.90	\$0.00	\$941.90	05/22/2020
NATIONSTAR MORTGAGE LLC		03/31/2020	2058670	\$941.90	\$0.00	\$941.90	04/24/2020
NATIONSTAR MORTGAGE LLC		02/29/2020	2054543	\$941.90	\$0.00	\$941.90	03/25/2020
NATIONSTAR MORTGAGE LLC		01/31/2020	2050537	\$941.90	\$0.00	\$941.90	02/21/2020
NATIONSTAR MORTGAGE LLC		12/31/2019	2046517	\$941.90	\$0.00	\$941.90	01/23/2020
NATIONSTAR MORTGAGE LLC		11/30/2019	2042490	\$941.90	\$0.00	\$941.90	12/26/2019
NATIONSTAR MORTGAGE LLC	V	11/14/2019	2038591	(\$941.90)	\$0.00	(\$941.90)	11/14/2019
NATIONSTAR MORTGAGE LLC	M	11/14/2019	2039494	\$941.90	\$0.00	\$941.90	11/29/2019
NATIONSTAR MORTGAGE LLC		10/31/2019	2038591	\$941.90	\$0.00	\$941.90	11/14/2019
NATIONSTAR MORTGAGE LLC	V	10/14/2019	2034491	(\$941.90)	\$0.00	(\$941.90)	10/14/2019
NATIONSTAR MORTGAGE LLC	M	10/14/2019	2035390	\$941.90	\$0.00	\$941.90	10/28/2019
NATIONSTAR MORTGAGE LLC		09/30/2019	2034491	\$941.90	\$0.00	\$941.90	10/14/2019
NATIONSTAR MORTGAGE LLC		08/31/2019	2030474	\$941.90	\$0.00	\$941.90	09/26/2019
NATIONSTAR MORTGAGE LLC		07/31/2019	2026288	\$941.90	\$0.00	\$941.90	08/22/2019
NATIONSTAR MORTGAGE LLC		06/30/2019	2022108	\$941.90	\$0.00	\$941.90	07/29/2019
NATIONSTAR MORTGAGE LLC		05/31/2019	2017927	\$936.32	\$0.00	\$936.32	06/24/2019
NATIONSTAR MORTGAGE LLC		04/30/2019	2013525	\$936.32	\$0.00	\$936.32	05/28/2019
NATIONSTAR MORTGAGE LLC		03/31/2019	2009122	\$936.32	\$0.00	\$936.32	04/26/2019
NATIONSTAR MORTGAGE LLC	M	03/13/2019	2005904	\$936.32	\$0.00	\$936.32	03/27/2019
NATIONSTAR MORTGAGE LLC	V	03/13/2019	2004968	(\$936.32)	\$0.00	(\$936.32)	03/13/2019
NATIONSTAR MORTGAGE LLC		02/28/2019	2004968	\$936.32	\$0.00	\$936.32	03/13/2019
NATIONSTAR MORTGAGE LLC		01/31/2019	2000831	\$936.32	\$0.00	\$936.32	02/26/2019
NATIONSTAR MORTGAGE LLC		12/31/2018	1996773	\$964.94	\$0.00	\$964.94	01/28/2019
NATIONSTAR MORTGAGE LLC		11/30/2018	1992719	\$1,347.53	\$0.00	\$1,347.53	12/26/2018
NATIONSTAR MORTGAGE LLC		10/31/2018	1988687	\$1,337.29	\$0.00	\$1,337.29	11/30/2018
NATIONSTAR MORTGAGE LLC		09/30/2018	1980256	\$1,242.05	\$0.00	\$1,242.05	10/26/2018
NATIONSTAR MORTGAGE LLC		08/31/2018	1976116	\$1,196.59	\$0.00	\$1,196.59	09/24/2018
NATIONSTAR MORTGAGE LLC		06/30/2018	1967432	\$1,086.17	\$0.00	\$1,086.17	07/24/2018
NATIONSTAR MORTGAGE LLC		05/31/2018	1963104	\$1,041.83	\$0.00	\$1,041.83	06/26/2018
NATIONSTAR MORTGAGE LLC		04/30/2018	1958604	\$1,076.23	\$0.00	\$1,076.23	05/23/2018

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 4 of 6</u>	<u>Chek #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
NATIONSTAR MORTGAGE LLC		03/31/2018		1953945	\$1,156.10	\$0.00	\$1,156.10	04/23/2018
NATIONSTAR MORTGAGE LLC		02/28/2018		1949221	\$1,162.25	\$0.00	\$1,162.25	03/21/2018
NATIONSTAR MORTGAGE LLC		01/31/2018		1944806	\$1,162.24	\$0.00	\$1,162.24	02/22/2018
NATIONSTAR MORTGAGE LLC		12/31/2017		1940171	\$1,162.24	\$0.00	\$1,162.24	01/24/2018
NATIONSTAR MORTGAGE LLC		11/30/2017		1935674	\$1,162.24	\$0.00	\$1,162.24	12/27/2017
NATIONSTAR MORTGAGE LLC		10/31/2017		1931105	\$1,162.24	\$0.00	\$1,162.24	11/28/2017
NATIONSTAR MORTGAGE LLC		09/30/2017		1926487	\$1,167.38	\$0.00	\$1,167.38	10/24/2017
NATIONSTAR MORTGAGE LLC		08/31/2017		1921800	\$1,167.38	\$0.00	\$1,167.38	09/21/2017
NATIONSTAR MORTGAGE LLC		07/31/2017		1917111	\$1,167.38	\$0.00	\$1,167.38	08/24/2017
NATIONSTAR MORTGAGE LLC		06/30/2017		1912434	\$1,222.88	\$0.00	\$1,222.88	07/24/2017
NATIONSTAR MORTGAGE LLC		05/31/2017		1907680	\$1,237.86	\$0.00	\$1,237.86	06/22/2017
NATIONSTAR MORTGAGE LLC	M	05/13/2017		1903878	\$1,207.91	\$0.00	\$1,207.91	05/22/2017
NATIONSTAR MORTGAGE LLC	V	05/13/2017		1902753	(\$1,207.91)	\$0.00	(\$1,207.91)	05/13/2017
NATIONSTAR MORTGAGE LLC		04/30/2017		1902753	\$1,207.91	\$0.00	\$1,207.91	05/13/2017
NATIONSTAR MORTGAGE LLC	V	04/13/2017		1897955	(\$1,222.88)	\$0.00	(\$1,222.88)	04/13/2017
NATIONSTAR MORTGAGE LLC	M	04/13/2017		1899108	\$1,222.88	\$0.00	\$1,222.88	04/20/2017
NATIONSTAR MORTGAGE LLC		03/31/2017		1897955	\$1,222.88	\$0.00	\$1,222.88	04/13/2017
NATIONSTAR MORTGAGE LLC		02/28/2017		1892982	\$1,222.88	\$0.00	\$1,222.88	03/21/2017
NATIONSTAR MORTGAGE LLC		01/31/2017		1888345	\$1,222.88	\$0.00	\$1,222.88	02/23/2017
NATIONSTAR MORTGAGE LLC	M	01/12/2017		1884655	\$1,222.88	\$0.00	\$1,222.88	01/19/2017
NATIONSTAR MORTGAGE LLC	V	01/12/2017		1883602	(\$1,222.88)	\$0.00	(\$1,222.88)	01/12/2017
NATIONSTAR MORTGAGE LLC		12/31/2016		1883602	\$1,222.88	\$0.00	\$1,222.88	01/12/2017
NATIONSTAR MORTGAGE LLC		10/31/2016		1874194	\$1,223.37	\$0.00	\$1,223.37	11/22/2016
NATIONSTAR MORTGAGE LLC		09/30/2016		1869361	\$1,228.53	\$0.00	\$1,228.53	10/26/2016
NATIONSTAR MORTGAGE LLC		08/31/2016		1864514	\$1,228.53	\$0.00	\$1,228.53	09/22/2016
NATIONSTAR MORTGAGE LLC		07/31/2016		1859560	\$1,228.53	\$0.00	\$1,228.53	08/22/2016
NATIONSTAR MORTGAGE LLC		06/30/2016		1854729	\$1,228.53	\$0.00	\$1,228.53	07/22/2016
NATIONSTAR MORTGAGE LLC		05/31/2016		1849754	\$687.74	\$0.00	\$687.74	06/21/2016
NATIONSTAR MORTGAGE LLC		04/30/2016		1844647	\$1,856.60	\$0.00	\$1,856.60	05/25/2016

Sub-totals: \$52,988.48 \$0.00 \$52,988.48

0061 NATIONSTAR MORTGAGE LLC

NATIONSTAR MORTGAGE LLC		05/31/2020	2066418	\$889.05	\$0.00	\$889.05
NATIONSTAR MORTGAGE LLC		04/30/2020	2062431	\$343.00	\$0.00	\$343.00 05/22/2020
NATIONSTAR MORTGAGE LLC		03/31/2020	2058670	\$343.00	\$0.00	\$343.00 04/24/2020
NATIONSTAR MORTGAGE LLC		02/29/2020	2054543	\$343.00	\$0.00	\$343.00 03/25/2020
NATIONSTAR MORTGAGE LLC		01/31/2020	2050537	\$343.00	\$0.00	\$343.00 02/21/2020
NATIONSTAR MORTGAGE LLC		12/31/2019	2046517	\$343.00	\$0.00	\$343.00 01/23/2020
NATIONSTAR MORTGAGE LLC		11/30/2019	2042490	\$343.00	\$0.00	\$343.00 12/26/2019
NATIONSTAR MORTGAGE LLC	V	11/14/2019	2038591	(\$343.00)	\$0.00	(\$343.00) 11/14/2019
NATIONSTAR MORTGAGE LLC	M	11/14/2019	2039494	\$343.00	\$0.00	\$343.00 11/29/2019
NATIONSTAR MORTGAGE LLC		10/31/2019	2038591	\$343.00	\$0.00	\$343.00 11/14/2019
NATIONSTAR MORTGAGE LLC	V	10/14/2019	2034491	(\$343.00)	\$0.00	(\$343.00) 10/14/2019

Case 1:15-bk-15519-SDR Doc 43 Filed 06/17/20 Entered 06/17/20 10:06:54 Desc							
<u>Name</u>	Type	Date	Page 5 of 6	Check #	Principal	Interest	Total Reconciled
NATIONSTAR MORTGAGE LLC	M	10/14/2019	2035390	\$343.00	\$0.00	\$343.00	10/28/2019
NATIONSTAR MORTGAGE LLC		09/30/2019	2034491	\$343.00	\$0.00	\$343.00	10/14/2019
NATIONSTAR MORTGAGE LLC		08/31/2019	2030474	\$343.00	\$0.00	\$343.00	09/26/2019
NATIONSTAR MORTGAGE LLC		07/31/2019	2026288	\$343.00	\$0.00	\$343.00	08/22/2019
NATIONSTAR MORTGAGE LLC		06/30/2019	2022108	\$343.00	\$0.00	\$343.00	07/29/2019
NATIONSTAR MORTGAGE LLC		05/31/2019	2017927	\$343.00	\$0.00	\$343.00	06/24/2019
NATIONSTAR MORTGAGE LLC		04/30/2019	2013525	\$343.00	\$0.00	\$343.00	05/28/2019
NATIONSTAR MORTGAGE LLC		03/31/2019	2009122	\$343.00	\$0.00	\$343.00	04/26/2019
NATIONSTAR MORTGAGE LLC	V	03/13/2019	2004968	(\$343.00)	\$0.00	(\$343.00)	03/13/2019
NATIONSTAR MORTGAGE LLC	M	03/13/2019	2005904	\$343.00	\$0.00	\$343.00	03/27/2019
NATIONSTAR MORTGAGE LLC		02/28/2019	2004968	\$343.00	\$0.00	\$343.00	03/13/2019
NATIONSTAR MORTGAGE LLC		01/31/2019	2000831	\$343.00	\$0.00	\$343.00	02/26/2019
NATIONSTAR MORTGAGE LLC		12/31/2018	1996773	\$344.96	\$0.00	\$344.96	01/28/2019
NATIONSTAR MORTGAGE LLC		11/30/2018	1992719	\$405.23	\$0.00	\$405.23	12/26/2018
NATIONSTAR MORTGAGE LLC		10/31/2018	1988687	\$415.47	\$0.00	\$415.47	11/30/2018
NATIONSTAR MORTGAGE LLC		09/30/2018	1980256	\$510.71	\$0.00	\$510.71	10/26/2018
NATIONSTAR MORTGAGE LLC		08/31/2018	1976116	\$535.77	\$0.00	\$535.77	09/24/2018
NATIONSTAR MORTGAGE LLC		06/30/2018	1967432	\$495.62	\$0.00	\$495.62	07/24/2018
NATIONSTAR MORTGAGE LLC		05/31/2018	1963104	\$499.26	\$0.00	\$499.26	06/26/2018
NATIONSTAR MORTGAGE LLC		04/30/2018	1958604	\$474.48	\$0.00	\$474.48	05/23/2018
NATIONSTAR MORTGAGE LLC		03/31/2018	1953945	\$416.95	\$0.00	\$416.95	04/23/2018
NATIONSTAR MORTGAGE LLC		02/28/2018	1949221	\$412.53	\$0.00	\$412.53	03/21/2018
NATIONSTAR MORTGAGE LLC		01/31/2018	1944806	\$412.52	\$0.00	\$412.52	02/22/2018
NATIONSTAR MORTGAGE LLC		12/31/2017	1940171	\$412.53	\$0.00	\$412.53	01/24/2018
NATIONSTAR MORTGAGE LLC		11/30/2017	1935674	\$412.52	\$0.00	\$412.52	12/27/2017
NATIONSTAR MORTGAGE LLC		10/31/2017	1931105	\$412.53	\$0.00	\$412.53	11/28/2017
NATIONSTAR MORTGAGE LLC		09/30/2017	1926487	\$414.08	\$0.00	\$414.08	10/24/2017
NATIONSTAR MORTGAGE LLC		08/31/2017	1921800	\$414.07	\$0.00	\$414.07	09/21/2017
NATIONSTAR MORTGAGE LLC		07/31/2017	1917111	\$414.07	\$0.00	\$414.07	08/24/2017
NATIONSTAR MORTGAGE LLC		06/30/2017	1912434	\$374.10	\$0.00	\$374.10	07/24/2017
NATIONSTAR MORTGAGE LLC		05/31/2017	1907680	\$378.61	\$0.00	\$378.61	06/22/2017
NATIONSTAR MORTGAGE LLC		04/30/2017	1902754	\$369.57	\$0.00	\$369.57	05/22/2017
NATIONSTAR MORTGAGE LLC	M	04/13/2017	1899108	\$374.10	\$0.00	\$374.10	04/20/2017
NATIONSTAR MORTGAGE LLC	V	04/13/2017	1897955	(\$374.10)	\$0.00	(\$374.10)	04/13/2017
NATIONSTAR MORTGAGE LLC		03/31/2017	1897955	\$374.10	\$0.00	\$374.10	04/13/2017
NATIONSTAR MORTGAGE LLC		02/28/2017	1892982	\$374.10	\$0.00	\$374.10	03/21/2017
NATIONSTAR MORTGAGE LLC		01/31/2017	1888345	\$374.10	\$0.00	\$374.10	02/23/2017
NATIONSTAR MORTGAGE LLC	V	01/12/2017	1883602	(\$374.10)	\$0.00	(\$374.10)	01/12/2017
NATIONSTAR MORTGAGE LLC	M	01/12/2017	1884655	\$374.10	\$0.00	\$374.10	01/19/2017
NATIONSTAR MORTGAGE LLC		12/31/2016	1883602	\$374.10	\$0.00	\$374.10	01/12/2017
NATIONSTAR MORTGAGE LLC		10/31/2016	1874194	\$374.11	\$0.00	\$374.11	11/22/2016
NATIONSTAR MORTGAGE LLC		09/30/2016	1869361	\$375.66	\$0.00	\$375.66	10/26/2016
NATIONSTAR MORTGAGE LLC		08/31/2016	1864514	\$375.66	\$0.00	\$375.66	09/22/2016

Case 1:15-bk-15519-SDR Doc 43 Filed 06/17/20 Entered 06/17/20 10:06:54 Desc

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 6 of 6</u>	<u>Chek #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
NATIONSTAR MORTGAGE LLC		07/31/2016		1859560	\$375.66	\$0.00	\$375.66	08/22/2016
NATIONSTAR MORTGAGE LLC		06/30/2016		1854729	\$375.66	\$0.00	\$375.66	07/22/2016
NATIONSTAR MORTGAGE LLC		05/31/2016		1849754	\$210.64	\$0.00	\$210.64	06/21/2016
NATIONSTAR MORTGAGE LLC		04/30/2016		1844647	\$166.63	\$0.00	\$166.63	05/25/2016
Sub-totals:						\$18,653.05	\$0.00	\$18,653.05
Grand Total:						\$71,641.53	\$0.00	